

Information to identify the case:

Debtor 1	<u>Nickalos Valderrama</u>	Social Security number or ITIN	xxx-xx-8725
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Natalia Valderrama</u>	Social Security number or ITIN	xxx-xx-4421
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-16938-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nickalos Valderrama

Natalia Valderrama

7/29/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nickalos Valderrama
Natalia Valderrama
Debtors

Case No. 21-16938-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 29, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Nickalos Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032
jdb	+ Natalia Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032
lm	+ MIDFIRST, POB 26648, OKLAHOMA CITY, OK 73126-0648
cr	+ TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Hwy., Suite 100, Cherry Hill, NJ 08034-1925
519298124	+ Chase Bank Card Services, PO Box 15137, Wilmington, DE 19886-5137
519298128	Home Depot, PO Box 9100, Des Moines, IA 50368
519298130	+ Midland Mortgage, PO Box 163529, Fort Worth, TX 76161-3529
519298132	+ PRA, Craner Nelson, 320 Park Ave, Scotch Plains, NJ 07076-1100
519544945	+ TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bnc@russotrustee.com	Jul 29 2022 20:58:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 29 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519298122	+ EDI: CAPITALONE.COM	Jul 30 2022 00:48:00	Cabelas, PO Box 82575, Lincoln, NE 68501-2575
519309057	+ EDI: AIS.COM	Jul 30 2022 00:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519309058	+ EDI: AIS.COM	Jul 30 2022 00:53:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519298125	EDI: CITICORP.COM	Jul 30 2022 00:48:00	Citibank/tractor supply, PO Box 8105, South Hackensack, NJ 07606
519298126	EDI: DISCOVER.COM	Jul 30 2022 00:48:00	Discover, PO Box 15156, Wilmington, DE 19886-1002
519301876	EDI: DISCOVER.COM	Jul 30 2022 00:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519318592	+ Email/Text: RASEBN@raslg.com	Jul 29 2022 20:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519322913	+ EDI: AISMIDFIRST	Jul 30 2022 00:48:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519304216	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Jul 29 2022 20:57:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519298129	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 29 2022 20:57:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
519298131	Email/Text: rebecca.mcGovern@pennfoster.edu	Jul 29 2022 20:56:00	Penn Foster, 925 oak street, Scranton, PA 18515
519350669	EDI: PRA.COM	Jul 30 2022 00:48:00	Portfolio Recovery Associates, LLC, c/o Tractor Supply, POB 41067, Norfolk VA 23541
519298133	Email/Text: signed.order@pfwattorneys.com	Jul 29 2022 20:57:00	Pressler and Presseler, 7 Entin Rd, Parsippany, NJ 07054
519298135	EDI: TDBANKNORTH.COM	Jul 30 2022 00:48:00	TD Bank, PO Box 23072, Columbus, GA 31902
519298134	+ EDI: WTRRN BANK.COM	Jul 30 2022 00:48:00	Target, Attn Retailers National Bank, PO Box 59317, Minneapolis, MN 55459-0317
519298137	+ EDI: VERIZONCOMB.COM	Jul 30 2022 00:48:00	Verizon, PO Box 28002, Lehigh Valley, PA 18002-8002
519298138	+ EDI: RMSC.COM	Jul 30 2022 00:48:00	Walmart, PO Box 9600023, Orlando, FL 32896-0001
519298139	+ Email/Text: money@yelp.com	Jul 29 2022 20:58:00	Yelp, 140 New Montgomery St, San Francisco, CA 94105-3822

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519298123	*+	Cabelas, PO Box 82575, Lincoln, NE 68501-2575
519298127	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15156, Wilmington, DE 19886-1002
519298136	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, PO Box 23072, Columbus, GA 31902

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Andre L. Kydala

on behalf of Joint Debtor Natalia Valderrama kydalalaw@aim.com kydalalaw@aim.com

Andre L. Kydala

on behalf of Debtor Nickalos Valderrama kydalalaw@aim.com kydalalaw@aim.com

Benjamin A. Stanziale, Jr.

on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfbis.com

Benjamin A. Stanziale, Jr.

trustee@stanzialelaw.com nj45@ecfbis.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10